

## REMARKS

Applicants respectfully request reconsideration of the present application in view of the foregoing amendments and in view of the reasons that follow.

### **Status of Claims:**

Claims 9-14 are currently being added.

Claims 3 and 5-8 are currently being amended.

This amendment and reply amends claims in this application. A detailed listing of all claims that are, or were, in the application, irrespective of whether the claims remain under examination in the application, is presented, with an appropriate defined status identifier.

After amending the claims as set forth above, claims 1-14 are pending in this application.

### **Double Patenting Rejection:**

In the Office Action, claims 1-8 were rejected under the judicially created doctrine of obviousness-type double patenting as being unpatentable over claims 1-8 of U.S. Patent No. 7,006,632. Due to the filing of a terminal disclaimer concurrently herewith, this rejection has been overcome.

### **35 U.S.C. § 101 Rejection:**

In the Office Action, claims 6-8 were rejected under 35 U.S.C. § 101 as being directed to non-statutory subject matter, since “‘A self-authenticating check’ is Non-functional descriptive material.” While Applicants strongly disagree with this rejection, since claims 6-8 are directed to a self-authenticating check which clearly corresponds to statutory subject matter, in order to expedite prosecution of this application, claims 6-8 have been amended to recite a computer program product, which is statutory subject matter.

### **Amendments to Claims 3 and 5:**

Claim 3 has been amended to remove the “bank” limitation from that claim, since such a feature is not believed necessary for the patentability of that claim. Also, the terms “adapted to” have been utilized in that claim, as well as in claim 5. A feature has also been deleted from claim 5, which is not believed to affect the patentability of that claim.

**New Claims:**

New claims 9-14 have been added, whereby these new claims are believed to be in allowable form.

**Conclusion:**

Since all of the issues raised in the Office Action have been addressed in this amendment and reply, Applicants believe that the present application is now in condition for allowance, and an early indication of allowance is respectfully requested.

The Examiner is invited to contact the undersigned by telephone if it is felt that a telephone interview would advance the prosecution of the present application.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check or credit card payment form being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741. If any extensions of time are needed for timely acceptance of papers submitted herewith, Applicants hereby petition for such extension under 37 C.F.R. §1.136 and authorize payment of any such extensions fees to Deposit Account No. 19-0741.

Respectfully submitted,

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